

August 6, 2020

*To the CEOs of AIG, Chubb, Energy Insurance Limited, Liberty Mutual, Lloyd's, Munich Re, Starr, Stewart Specialty Risk Underwriting, and W.R. Berkley:*

The 2019-2020 certificate of insurance for the Trans Mountain pipeline names your company as a provider of insurance coverage from August 2019 through August 2020.<sup>1</sup>

**We, the undersigned organizations, demand that you publicly rule out insuring Trans Mountain immediately.** With the policy expiring at the end of August, now is the time to decisively say no to this destructive project.

The existing Trans Mountain pipeline is a major public health and environmental hazard with a long history of spills and leaks.<sup>2</sup> In June 2020, the pipeline had its 85th spill incident when 50,000 gallons of crude oil poured out of a pump station in British Columbia, threatening an aquifer that supplies the Sumas First Nation with drinking water.<sup>3</sup>

The Trans Mountain Expansion Project would multiply these risks tremendously. The Canadian government, which owns Trans Mountain, is attempting to build a parallel pipeline that would ship more than 890,000 barrels of crude tar sands oil per year to the coast of British Columbia. Future spills from a massively expanded pipeline would endanger local sources of drinking water along the route and waters along the west coast of North America, including the Burrard Inlet.<sup>4</sup> The Canadian government has also warned of the adverse health effects of human exposure to crude oil spills.<sup>5</sup>

For more than a decade, the expansion of Trans Mountain has been delayed in the face of powerful, Indigenous-led resistance on the ground and in the courts. There have been multiple lawsuits against the Trans Mountain Expansion Project led by First Nations demanding adequate consultation and accommodation,<sup>6,7</sup> and land defenders are asserting their rights and title along the pipeline's path.<sup>8</sup>

The project would increase the extraction of tar sands in northern Alberta, which requires vast quantities of fresh water and natural gas as well as clearing of the boreal forest, a natural carbon sink. The carcinogenic and toxic pollutants released in the mining process have done irreparable and widespread harm to the health of Indigenous communities, and there is an ongoing legal challenge from the Beaver Lake Cree Nation to stop the expansion of tar sands extraction in Alberta.<sup>9</sup>

Human rights groups and communities along the Trans Mountain route have cited concerns over the expansion of tar sands pipelines through communities because of the risks that pipeline workers housed in temporary "man camps" pose to Indigenous women in rural communities. Man camps have been recognized by the United Nations to bring increased sexual violence to communities.<sup>10</sup>

Further down the supply chain, the processing of tar sands oil is an issue of environmental justice in the U.S. Oil refineries are disproportionately located in communities of color, exposing Black and Latinx Americans to toxic chemicals, dangerous air quality, and explosive facilities at alarming rates.<sup>11</sup> With increased tar sands production, refineries are expanding and intensifying these threats to health and safety.<sup>12</sup>

As outlined, Trans Mountain puts Indigenous communities, drinking water, and our shared climate at grave risk. We stand united against this megaproject. Insuring tar sands pipelines demonstrates that your company is choosing corporate greed over people, and it will pose significant reputational risks to your business.

**We urge you to rule out insuring Trans Mountain and exit the tar sands sector entirely.** We also call on you to adopt, as part of your insurance policies, a requirement to obtain and document the Free, Prior and Informed Consent of impacted communities, especially Indigenous communities.

Sincerely,

Beyond Extreme Energy  
Bold Alliance  
Bold Nebraska  
Burnaby Residents Opposed to Kinder Morgan Expansion (BROKE)  
Call to Action Colorado  
Catholic Divestment Network  
CatholicNetwork.US  
CCAG  
Climate Action Rhode Island / 350 RI  
Climate Convergence Metro Vancouver  
Climate Conversations North Central Washington  
Climate Finance Action  
Climate Justice Alliance  
Climate Justice at Boston College  
Coast Protectors  
Columbia Riverkeeper  
Common Wealth  
Community Climate Council  
Community Energy reSource  
Deep Cove Kayak  
Deschutes Estuary Restoration Team  
Dogwood  
Duke Climate Coalition  
Earth Action, Inc  
Earth Guardians  
Earth Ministry/Washington Interfaith Power & Light  
Earthworks  
Elders Climate Action  
Extinction Rebellion SF Bay Area  
Fairbanks Climate Action Coalition  
Fight for the Future  
Fossil Free Penn  
Fossil Fuel Divest Harvard  
Friends of the Earth U.S.  
Friends of the San Juans

Future Coalition  
Georgia Strait Alliance  
Glasswaters Foundation  
GreenFaith  
Greenpeace Canada  
Harford County Climate Action  
Honor the Earth  
Idle No More SF Bay  
Indigenous Climate Action  
Indigenous Environmental Network  
Jericho Beach Kayak  
Justice Teams Network  
Kitsap Environmental Coalition  
Last Real Indians  
Leadnow  
Living Oceans Society  
Market Forces  
MassDivest  
Mazaska Talks  
MIT Divest  
MN350  
Mosquito Fleet  
Mothers Out Front  
Mothers Out Front - Massachusetts  
Mountain Protectors  
New York Communities for Change (NYCC)  
Oil Change International  
Olympia Coalition for Ecosystems Preservation  
Olympic Climate Action  
Olympic Environmental Council  
Other98  
Pacific Environment  
Pipe Up Network  
Platform London  
Portland Rising Tide  
Progressive Democrats of America  
Protectors of the Salish Sea  
Public Citizen  
Puget Soundkeeper Alliance  
Rainforest Action Network  
Rapid Shift  
RAVEN (Respecting Aboriginal Values and Environmental Needs)  
RE Sources  
Reclaim Finance  
Red Braid Alliance for Decolonial Socialism  
Refuel our Future

Rising Tide North America  
Save Our Illinois Land  
Seeding Sovereignty  
Shift: Action for Pension Wealth & Planet Health  
Sierra Club  
Sierra Club BC  
Stand Up To Oil  
Stand.Earth  
Stop Funding Heat  
SumOfUs  
Sunflower Alliance  
Sunrise Eugene  
Sunrise Movement Seattle  
Texas Campaign for the Environment  
The Council of Canadians, Le Conseil Des Canadiens  
The Lands Council  
The Natural History Museum  
The Sunrise Project  
Toronto350.org  
Union of BC Indian Chiefs  
United for Respect  
University of Toronto Environmental Action  
urgewald  
Utah Valley Earth Forum  
Volusia Climate Action  
Washington Physicians for Social Responsibility  
Waterkeeper Alliance  
Wenatchee Interfaith Climate Group  
Wenatchee Interfaith ClimateGroup  
West Coast Environmental Law Association  
Wet'suwet'en Solidarity Front Bay Area  
Wet'suwet'en Solidarity Seattle  
Wet'suwet'en Solidarity UK  
Wilderness Committee  
Women's Earth and Climate Action Network (WECAN)  
350 Baltimore  
350 Bay Area  
350 Bellingham  
350 Butte County  
350 Colorado  
350 Conejo / San Fernando Valley  
350 Eastside  
350 Everett, WA  
350 Lake Norman  
350 Madison  
350 Maine

350 Mass for a Better Future  
350 Montgomery County  
350 New Hampshire  
350 New Orleans  
350 Seattle  
350 Silicon Valley  
350 Spokane  
350 Tacoma  
350 Triangle  
350 West Sound Climate Action  
350.org  
350deschutes  
350GDL  
350PDX  
350Wenatchee

## Endnotes

1. "[Trans Mountain Certificate of Insurance](#)," Canada Energy Regulator, filed in April 2020.
2. "[Trans Mountain Spill History](#)," Trans Mountain.
3. "[Trans Mountain Pipeline Spills up to 50,000 Gallons of Oil on Indigenous Land in BC](#)," EcoWatch, June 2020.
4. "[An Assessment of Spill Risk for the Trans Mountain Expansion Project](#)," The Tsleil-Waututh Nation Sacred Trust.
5. [Guidance for the Environmental Public Health Management of Crude Oil Incidents – A Guide Intended for “Public Health and Emergency Management Practitioners”](#), Health Canada, August 2018.
6. For example, in April 2020, the Squamish, Tsleil-Waututh Nations, Coldwater Band, and Ts'elxwéyeqw Tribes [applied to the Canadian Supreme Court](#) over Trans Mountain.
7. The Stó:lō First Nation is [considering filing a claim](#) over Lightning Rock, a sacred site that sits in the path of the Trans Mountain pipeline expansion.
8. The [Tiny House Warriors: Our Land is Home](#) is a part of a project by collective title holders to stop the Trans Mountain pipeline from crossing unceded Secwepemc Territory.
9. In 2013, the Beaver Lake Cree Nation was [granted a trial](#) due to the impacts of the tar sands industry on Treaty rights to hunt, fish, trap and gather plant medicine. Their legal challenge is [ongoing](#).
10. UN Special Rapporteur, [Oil Gas and Mining Operations Bring Increased Sexual Violence](#), January 2014.
11. "[‘This Is an Emergency’: 1 Million African Americans Live Near Oil, Gas Facilities](#)," InsideClimate News, November 2017.
12. "[Why Californians Are Worried About the Trans Mountain Pipeline](#)," The Narwhal, October 2018.